

Electronic Acknowledgement Receipt

EFS ID:	9370705
Application Number:	09604696
International Application Number:	
Confirmation Number:	4961
Title of Invention:	System for card activity-based mortgage crediting
First Named Inventor/Applicant Name:	Philip Carragher
Customer Number:	28710
Filer:	John R. Linzer/Donna Bacso
Filer Authorized By:	John R. Linzer
Attorney Docket Number:	Carr-P1-00
Receipt Date:	03-FEB-2011
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Application Type:	Utility under 35 USC 111(a)

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File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1	Power of Attorney	0464-0001-SignedPOA.pdf	79366 2709328c8e0126d5c1eefe5222b6bda9b0c0638f	no	1

Warnings:

Information:

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.